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280 females; French, 80 males and 71 females; and Argentines, 39 males and 51 females. Of the 1536 females who contracted marriage, 253 in 1889, and 218 in 1888, were below 18 years of age. But the favorite maritible age for the female appears to be between 20 and 25. For the bridegrooms between 25 and 30 years is the favorite period.

There were, in 1889, 5061 deaths, thus distributed: 3327 Uruguayans, 1731 foreigners, and 3 of unknown nationality. The diseases which caused greatest mortality were: consumption, 978; diseases of digestive organs (liver, etc.), 773; of circulatory organs (heart, etc.), 527; of respiratory organs (pneumonia, etc.), 483; tetanus and convulsions, 401; and cerebral and spinal diseases, 350. The climate of Uruguay is not subject to epidemics. Among ascertained causes of violent deaths there are 35 homicides, 5 suicides in 1888 and none in 1889; drowning, 45; fractures, 33; and poisoning, 12.

The report is thorough, attractive in appearance, and throughout is illustrated with valuable tables of graphic statistics. It also contains a fine collection of photogravures of the President and his Cabinet, and of the principal buildings and streets of Montevideo; and an excellent map of the country showing the railway, telegraph, and cable lines.

R. R. DE CARVALHO.

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#### REPORT OF THE COMPTROLLER OF THE CURRENCY.

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*Annual Report of the Comptroller of the Currency, December 1, 1890.*  
Edward S. Lacey, Comptroller. Washington. 1890. Pp. 307.

In addition to the topics regularly considered in the report of the Comptroller of the Currency the present issue treats of two subjects of special interest,—the nature and volume of substitutes employed for money, and, secondly, the character of domestic exchanges. A successful attempt has once more been made to ascertain the extent of the use made of substitutes for money in banking operations in the United States. This is in line with two similar returns, one in 1871, confined, however, to only 52 banks, and the other in 1881. In 1871 the 52 typical banks were ordered to analyze all their receipts for six consecutive days, and from this it was determined that 12 per cent of the receipts were in cash (coin, greenbacks, bank notes, or coupons),

and 88 per cent in checks, drafts, and commercial bills. The returns for September 17, 1881, and September 17, 1890, are presented in the following table:—

United States.	Sept. 17, 1881. 2132 Banks.	Sept. 17, 1890. 3474 Banks.		
		Per cent.	Per cent.	
Gold Coin.....	\$4,078,044	1.38	\$3,702,772	1.13
Silver Coin.....	500,302	.17	1,399,991	.43
Paper Currency.....	12,881,571	4.36	24,210,463	7.40
Checks, Drafts, etc.,.....	277,773,862	94.09	297,965,025	91.04

The Comptroller presents similar tables for New York City alone, the other reserve cities and the towns inside the reserve cities, and discusses the possible causes which have led to a decrease in the use of checks and drafts as compared with 1881. It should be added that in both years another day, June 30, in addition to September 17, was taken, but the returns are quite similar for the two dates in each year.

The statistics showing the amount of drafts drawn by the national banks in each reserve city, and in each state outside the reserve cities, upon New York, Chicago, St. Louis, and other reserve cities, and all other banks, are the first which have ever been published. Out of \$11,550,898,255, drawn by all banks during the year ended June 30, 1890, \$7,284,982,634, or 63 per cent, was drawn upon New York. In addition to the drafts drawn by national banks, other drafts are estimated as follows:—

3229 national banks (official) . . . . .	\$11,550,898,255
109      "      " (estimated) . . . . .	287,834,573
3878 state banks, private, etc. (estimated)	6,089,291,932
Total, . . . . .	\$17,927,524,760

A table is also presented showing the amount of premium charged on each \$100 for each state. The average rate was  $8\frac{1}{2}$  cents.

#### MUNICIPAL FINANCE.

*Third Annual Report of the Executive Committee of the Citizens Association of Boston.* 1891. Pp. 80.

Contains a considerable amount of data and statistics in regard to expenditures of the Boston municipal government, compared in many